

The Insured and Uninsured in Wisconsin

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Most Wisconsin Residents Are Insured

- ◆ About 3 out of 4 residents have employment-based insurance
- ◆ 95% of all children are covered by private or public insurance
- ◆ Among those age 65+, 3/4 have both Medicare and supplemental coverage



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Profile of the Uninsured

- ◆ What do we mean by saying a person is uninsured?
- ◆ How many people are uninsured?
- ◆ What are their characteristics?
- ◆ 2000 Family Health Survey results



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Define Uninsured

- ◆ Has no private or public health care coverage:
 - ✓ No employer-provided insurance
 - ✓ No privately purchased insurance
 - ✓ No Medicaid, BadgerCare or Healthy Start
 - ✓ No Medicare
- ◆ Definition of time period can vary



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Looking Back at Last 12 Months

- ◆ Thinking about all kinds of private and government health insurance . . . Were you covered for all 12 months since [this month last year], or covered for part of that time, or not covered at all?

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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How Many Were Uninsured During the Last 12 Months?

- ◆ 4.5 million residents were insured for entire last 12 months (private or public coverage) (88%)
- ◆ 380,000 were uninsured part of last 12 months; insured part of that time (7%)
- ◆ 209,000 were uninsured during all of last 12 months (4%)

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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A Snapshot of Wisconsin in 2000

At one point in time, how many
household residents had no health
insurance?



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At Any Given Point in 2000

- ◆ Wisconsin had 5.1 million residents
- ◆ 4.8 million had health insurance (94%)
- ◆ 310,000 were uninsured (6%)



Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services

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Young Adults Are Most Likely To Be Uninsured

<u>Age</u>	<u>Number</u>	<u>%</u>
0-17	68,000	5
18-29	85,000	11
30-44	67,000	5
45-64	85,000	7
65+	5,000	1

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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African-Americans More Likely To Be Uninsured

<u>Race/Ethnicity</u>	<u>Number</u>	<u>%</u>
White, Non-Hispanic	229,000	5
Black, Non-Hispanic	29,000	13
American Indian, Non-Hispanic	11,000	15
Hispanic/Latino	20,000	16

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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Where Are the Uninsured?

- ◆ 35,000 uninsured live on a farm;
10% of farm residents

- ◆ 59,000 live in Milwaukee Co. (7%)
- ◆ 125,000 live in other metropolitan
counties (5%)
- ◆ 126,000 live in nonmetropolitan
counties (7%)

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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The Low-Income Are More Likely To Be Uninsured

- ◆ 169,000 uninsured are low-income
(<200% federal poverty level)
 - ✓ 13% of low-income residents are
uninsured
- ◆ 117,000 uninsured are higher-
income
 - ✓ 3% of higher-income residents are
uninsured

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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Many Are Connected to Full-Time Employment

- ◆ 73% of all uninsured live in households that include a full-time worker (226,000 people)
 - ✓ 52,000 are children
 - ✓ 121,000 are adults employed full time

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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Uninsured Children

- ◆ 95% of children are insured
- ◆ 68,000 are uninsured (5%)
 - ✓ Over half are low-income (39,000)
 - ✓ Many live with FT employed adult (52,000)
 - ✓ 43% are both low-income and living with FT employed adult (29,000)

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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Types of Households

- ◆ Look at 3 factors for understanding the uninsured:
 - ✓ Presence of children in household
 - ✓ Low-income household
 - ✓ Connection to full-time employment
- ◆ Look at characteristics of household; results are numbers of people



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Many Uninsured Live in Households with Children

- ◆ Half of the uninsured are children or adults who live with children (155,000)
 - ✓ 100,000 are low-income
 - ✓ 39,000 are higher-income
 - ✓ Three-fourths are connected to FT employment



Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services

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Uninsured Adults Who Don't Live with Children

- ◆ Half of the uninsured are adults who don't live with children (155,000)
 - ✓ Almost half of these adults are low-income
 - 69,000 are low-income
 - 78,000 are higher-income

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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Uninsured and Connected to Full-Time Employment

- ◆ Adults not living with children
 - ✓ Low-income: 47% are connected to FT employment
 - ✓ Higher-income: 89% are connected to FT employment

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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The Big Picture

- ◆ The vast majority of Wisconsin residents have health insurance
 - ✓ 94% are currently insured
 - ✓ 6% are currently uninsured

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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The Big Picture #2

- ◆ 310,000 residents are uninsured
- ◆ The largest numbers of uninsured are
 - ✓ Adults (242,000)
 - ✓ White, non-Hispanic (229,000)
 - ✓ Connected to full-time employment (226,000)
 - ✓ Low-income (169,000)

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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The Big Picture #3

- ◆ 5% of residents are uninsured
- ◆ The largest percent uninsured is among
 - ✓ Young adults ages 18-29 (11%)
 - ✓ Minority race and ethnic groups (13-16%)
 - ✓ Low-income people (13%)
 - ✓ Farm residents (10%)

Source: Family Health Survey 2000, Wisconsin Dept. of Health and Family Services



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